

MINESEC – OBC

ANGLAIS  
ANSWER ALL QUESTIONS

SECTION A: GRAMMAR (10 MARKS)

I. Complete the sentences below following the instructions in the brackets. Write your answers in the spaces provided. (5 marks)

1. The film was in French. It had subtitles in English so we could understand it.

\_\_\_\_\_

(Link both sentences using a conjunction.)

2. I don't know his name. I think it is Peter. My mates say he is John.

\_\_\_\_\_

(Join the second and third sentences using 'either .... or...')

3. Andy asked his sister "Have you consulted a dentist?"

\_\_\_\_\_

(Change this sentence to reported speech.)

4. Cameroon grows good coffee beans.

\_\_\_\_\_

(Change this sentence to the passive voice.)

5. Ali went to the airport late. He missed his flight.

\_\_\_\_\_

(Link both sentences using 'if')

II. Complete the following cloze text with expressions chosen from the pairs in the box below. Use each expression once. (5 marks)

Has ... been /had ... been; as ... as/ more...than/; above/inside; how often/how far; across/ through

Abessolo's sister behaves in a strange way these days. His uncle asked if she (1) \_\_\_\_\_ ever \_\_\_\_\_ to a psychiatric hospital. Abessolo replied, 'Yes'. His uncle also wanted to know (2) \_\_\_\_\_ they consult the psychiatrist. Abessolo said "once every fortnight." Everyone who laid eyes on the girl felt sad. She was (3) \_\_\_\_\_ tall \_\_\_\_\_ Abessolo with long dark hair. She kept walking for hours with her hands (4) \_\_\_\_\_ her head. Most of the younger children in the house were scared of getting too close to her. So they would run into the bedrooms and observe her actions (5) \_\_\_\_\_ a window.

## SECTION B: VOCABULARY (10 MARKS)

**I. Read this fax from James Steel and complete the sentences with appropriate words chosen from those in the brackets. (7 marks)**

Dear Mr Owen I'm (1) \_\_\_\_\_ (attaching/enclosing/joining) a number of designs for you to consider for your stand at the international Food Exhibition next March. (For/So/As/like) (2) \_\_\_\_\_ you will see, there are a number of decisions you will have to make (before/prior/until) (3) \_\_\_\_\_ we can offer you an exact quotation. You should let us know: exactly how much floor space your stand will (employ/occupy/take) (4) \_\_\_\_\_; whether you require the stand to be open or closed; how many shelves you would like for displaying products; how many people you wish to accommodate on the stand at any one time, (involving/ including/combining) (5) \_\_\_\_\_ both sales personnel and visitors.(Unless/Please/If) (6) \_\_\_\_\_ you would be so kind as to supply us with this information, we will send you a draft design (7) \_\_\_\_\_ (together/joined/also).

**II. Transform each sentence below using the expressions in the brackets. Each sentence has been started for you. (3 marks).**

1. Do you and your twin brother have the same looks? (to resemble)  
Does \_\_\_\_\_?
2. I'd rather have a block of ice and a bottle of coke than a bottle of beer.(prefer)  
I \_\_\_\_\_.
3. The Senior Discipline Master is interviewing the students who stole books from the school library. (interviewed)  
The students \_\_\_\_\_ by the Senior Discipline Master.

## SECTION C: READING COMPREHENSION (10 MARKS)

**Read the following passage carefully and answer the questions that are based on it. Use correct English sentences and as far as possible, your own words.**

The mobile money market is booming in Somalia. Approximately 155 million transactions, worth \$2.7 billion or 36% of gross domestic product (GDP), are recorded every month. Mobile money accounts for a high proportion of money supply in the domestic, dollarized economy and has superseded the use of cash; seven out of 10 Somalis use mobile money services regularly.

The mass adoption of mobile money raises concerns about the magnitude of the system's vulnerabilities, and potential macroeconomic effects in cases of disruptions – with potentially serious implications on the wider economy. As we explore in the latest Somalia Economic Update (SEU), customers have no guarantee that their e-money can be redeemed for cash, as there is no parity requirement between monetary value held virtually on the mobile money wallets and physical funds held on deposit. Know-your-customer (KYC) data used to identify clients and determining the risks of illegal intentions, is not systemically registered for mobile money wallets, and there are no formal frameworks to protect consumers in dispute cases. The lack of regulatory and supervisory oversight of mobile money services is a source of added concern.

Mobile money experiences, especially those concerning the protection of consumer rights, have been stifled throughout the reporting period.

So how can Somali authorities protect consumers? The challenge for policymakers and regulators is how to introduce mobile money regulations on a market that has operated without regulatory oversight. Ensuring stability and reliability of the mobile money system is a priority, focusing on safeguards for consumer funds, improving compliance and risk management, reducing opportunities for fraud, strengthening regulatory reporting, and protecting consumer data.

In the SEU, we recommend a phased-in approach for regulating mobile money services. The top priority must be to safeguard consumer funds and ensure continued and undisrupted service delivery. The second priority should be to strengthen service delivery via greater innovation, including stronger agent networks, internal controls, and holding providers responsible for agents. Once the protection of consumer funds and service delivery are guaranteed, it will be important to strengthen consumer protections, including data privacy, and create platforms for complaints and access to redress mechanisms. Regulation could then address the requirement for clear, consistent, and effective reporting and disclosures from providers.

Mobile money services that are regulated and supervised provide opportunities for securely and responsibly expanding financial inclusion. This is amplified by the use of mobile money to transfer more than a billion dollars as remittances to Somalia. Regulation of mobile money is likely to promote greater financial stability and integrity, level the playing field, and boost the system's usefulness for more advanced applications. Balancing regulatory oversight with space for private sector innovation using the so called "regulatory sandbox," would allow regulation to keep up with innovation, and could increase the functional utility of mobile money.

Somalia's mobile money services need to be adequately regulated before serving as a critical enabler for innovation and anchor of financial sector development. A digitized identification system and social protection mechanisms are just two of many examples where innovation backed by financial technology can contribute to financial inclusion, equity and resilience.

*Source: culled from <http://blogs.worldbank.org>*

## QUESTIONS

1. What evidence is there to justify the fact that there is a mobile money boom in Somalia? (2 mark)  

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2. Give reasons why an increase in the adoption of mobile money as an economic mode of transaction among people in Somalia is a major cause for concern. (2 marks)  

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3. What major problem do the Somali authorities find in trying to introduce mobile money regulations? (2 marks)  

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4. According to the text, what four measures must the government implement in order to ensure the safe use of mobile money transactions? (2 marks)  

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5. Why, in your opinion, do most people prefer using mobile money in business transactions?  
(1 mark)

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6. Suggest a possible title for this passage.(1 mark)

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**SECTION D: ESSAY (10 MARKS)**

*Write an essay of between 250 and 300 words on any ONE of the following topics:*

1. In today's society people think it is more important to do the sciences as there are ready jobs in the industries. Write a letter to a friend stating the importance of the Arts subjects (which is the series you opted for). You may want to describe a society that is made only of scientists and the disadvantages of life in a purely scientific society. Describe five advantages why literature, history, arts and languages are important to our society. Your name is Ayukeng, you are from GHS Ekpoh in the West Region; your post office box number is 777.
2. It is Christmas. Your uncle just arrived from America and distributed smart android mobile phones to everyone in the house as compensation for good performances at school. Your younger brother who is only 14 also had a phone. Write a composition indicating how the phone can be disadvantageous for this young man who is in a *Troisieme* class in college.
3. You live in a part of the town where garbage is quite abundant. Plastics and other used items have blocked the drainage system. You are the president of the youth association in that neighbourhood and you think something should be done to improve on the image of that neighbourhood. Write a speech addressing the problem and describing five things the youth or the community can do to help improve on the situation.